

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KIMBERELY BERNICE JACKSON

Case No. 09-38631

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2009.
- 2) The plan was confirmed on 12/21/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/21/2009, 01/11/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/04/2013.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,475.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,730.00
Less amount refunded to debtor	\$15.45

NET RECEIPTS:

\$26,714.55

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,451.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,851.02

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE	Unsecured	1,286.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,393.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,963.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	0.00	3,327.00	3,327.00	1,707.08	0.00
CARDWORKS	Unsecured	0.00	1,742.90	1,742.90	894.28	0.00
CHECK N GO	Unsecured	1,322.00	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	622.00	622.11	622.11	304.52	0.00
CREDIT ONE BANK	Unsecured	335.00	NA	NA	0.00	0.00
CROWN MORTGAGE	Secured	120,000.00	127,237.38	130,096.82	0.00	0.00
CROWN MORTGAGE	Secured	NA	2,859.44	3,454.44	3,454.44	0.00
CROWN MORTGAGE	Unsecured	8,285.00	NA	NA	0.00	0.00
HSBC CARSON	Unsecured	3,116.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	5,213.00	5,144.54	5,144.54	2,639.65	0.00
LVNV FUNDING	Unsecured	NA	561.94	561.94	288.33	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,594.00	3,728.15	3,728.15	1,912.91	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,470.00	2,749.64	2,749.64	1,410.83	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,073.00	2,266.07	2,266.07	1,162.72	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,492.00	1,664.40	1,664.40	854.00	0.00
SALLIE MAE EDUCATION CREDIT	Unsecured	42,055.00	43,889.26	43,889.26	0.00	0.00
SALLIE MAE SERVICING	Unsecured	13,866.00	NA	NA	0.00	0.00
SPIEGEL	Unsecured	1,527.00	NA	NA	0.00	0.00
TIMOTHY TYLER & ASSOC	Unsecured	20,000.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Secured	4,800.00	4,652.76	4,652.76	4,652.76	116.69
WELLS FARGO AUTO FINANCE	Unsecured	462.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	3,383.00	3,364.69	3,364.69	1,726.42	0.00
WFNNB VC FURNITURE	Unsecured	1,810.00	NA	NA	0.00	0.00
WFNNB VC FURNITURE	Secured	500.00	0.00	500.00	500.00	6.99
WFNNB/SPIEGEL	Unsecured	225.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWK NATL BK	Unsecured	NA	2,400.93	2,400.93	1,231.91	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$130,096.82	\$0.00	\$0.00
Mortgage Arrearage	\$3,454.44	\$3,454.44	\$0.00
Debt Secured by Vehicle	\$4,652.76	\$4,652.76	\$116.69
All Other Secured	\$500.00	\$500.00	\$6.99
TOTAL SECURED:	\$138,704.02	\$8,607.20	\$123.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$71,461.63	\$14,132.65	\$0.00

Disbursements:

Expenses of Administration \$3,851.02
Disbursements to Creditors \$22,863.53

TOTAL DISBURSEMENTS : **\$26,714.55**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/27/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.